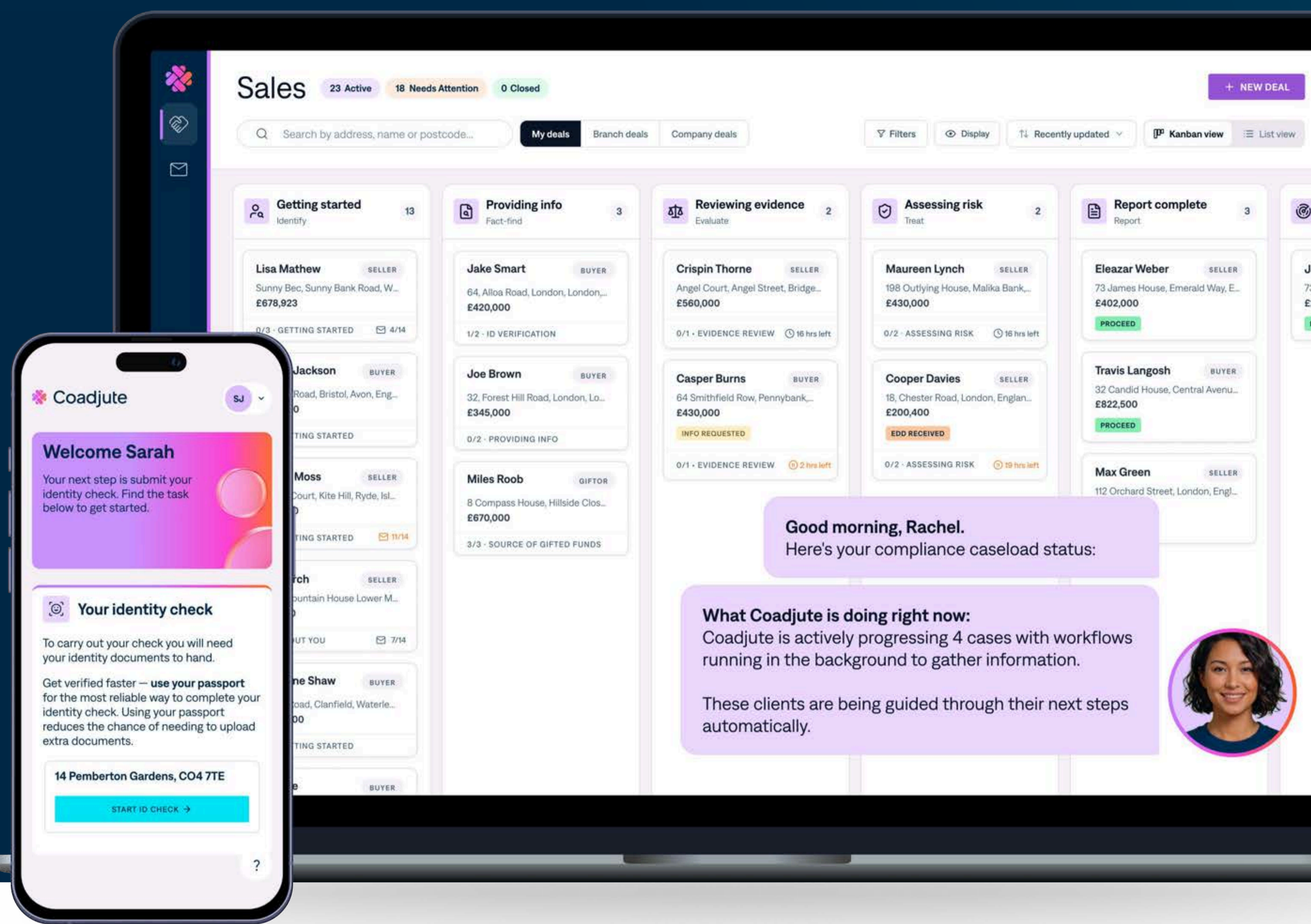


All the AML. None of the overhead



Helping estate agents meet their AML obligations with confidence.

Estate agents play a pivotal role in preventing money laundering and, under UK Money Laundering Regulations, are required to verify customers, assess risk, understand source of funds where appropriate, and maintain clear compliance records.

It is vital that agents fully understand the breadth and complexity of these obligations, as effective compliance extends far beyond simply completing identity checks and requires a robust, risk-based approach throughout the transaction lifecycle.



“Coadjute are a company that every estate agent across the UK should be looking at.”

Phil Spencer, Coadjute Ambassador

Why compliance matters more than ever

Regulatory scrutiny is increasing

HMRC continues to carry out inspections and enforcement activity across the property sector, and has already issued over £5.4 million in AML fines to firms that failed to meet their compliance obligations in full.

An increasing burden on any estate agent

Managing AML compliance in-house or with fragmented providers can not only consume up to 15 hours a week per branch, but will increase the risk of non-compliance, costly delays, and transactions falling through.

Compliance protects your business

Effective AML reduces risk, demonstrates professionalism, and builds trust with clients, conveyancers and regulators. It also saves time and resources — freeing your team to focus on winning new business.

Good compliance means better transactions

When checks are completed early and managed consistently, transactions can progress with fewer delays and fall throughs, greater transparency and less administrative effort from the outset.

Coadjute turns complexity into compliance

Powered by our newly designed, next-generation platform, Coadjute Assured Compliance is a market-leading, fully outsourced service that takes the burden of AML off your team — reducing risk, saving time, and freeing you to focus on completing more transactions.

The future of AML

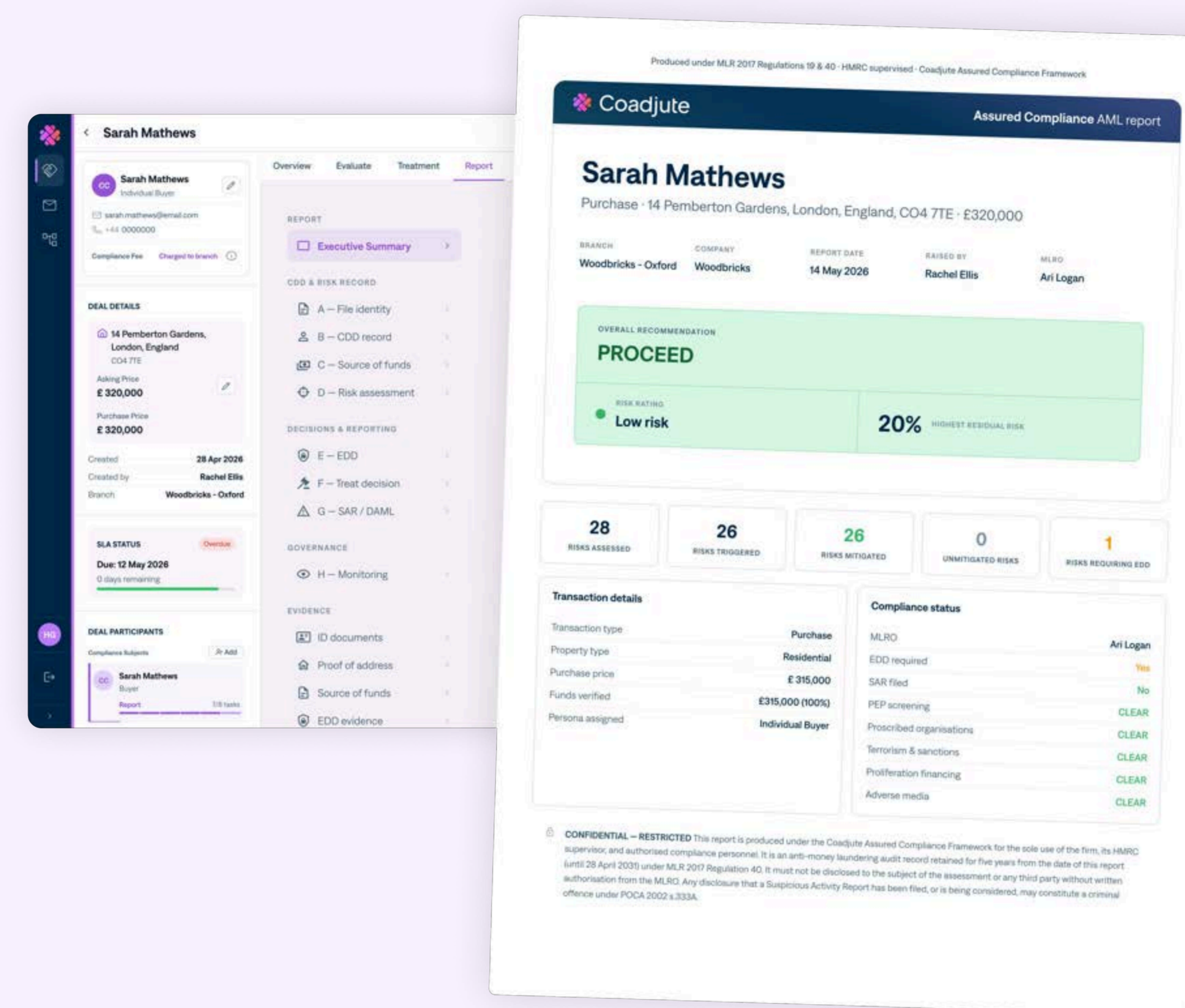
With a market-leading feature set and the most assured compliance checking process in the industry, Coadjute is setting the new standard for AML compliance.

Certified audit-ready report Protects you (and your pipeline)

HMRC-aligned advanced risk analysis powers our structured reports, bringing every signal, decision and evidence trail into one place — ready for when HMRC requests them.

And with comprehensive **Source of Funds** completed at the outset, issues further down the transaction are reduced too.

- ✓ Advanced risk analysis: HMRC aligned, all 34 risk indicators covered
- ✓ Rigorous Source of Funds and Source of Wealth checks, property title and ownership checks
- ✓ KYC, PEPs & Sanctions. Monitored for 12 months
- ✓ Enhanced Due Diligence automatically triggered where required
- ✓ Complex cases covered: company structures, trusts, wills and probate, and international transactions

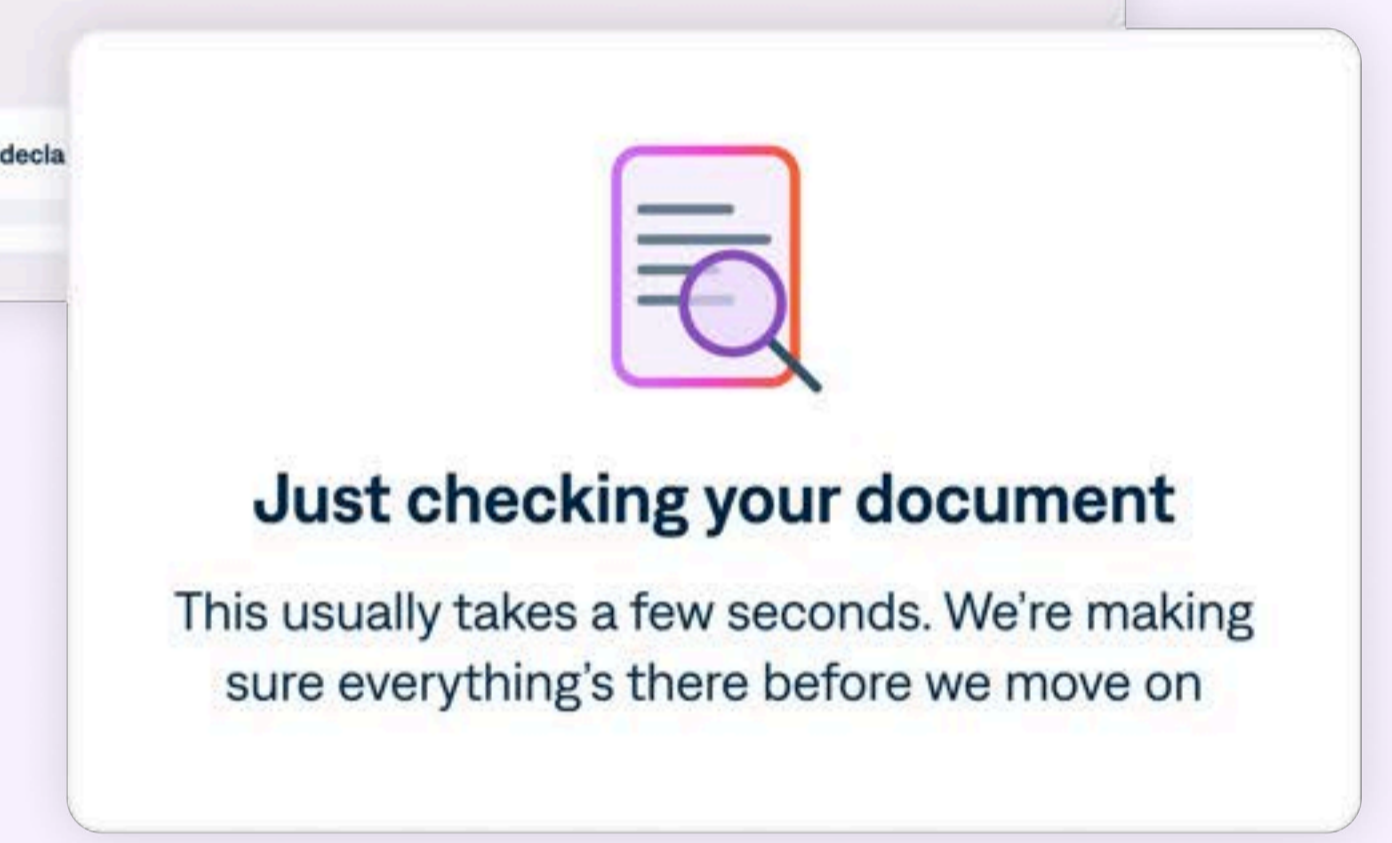
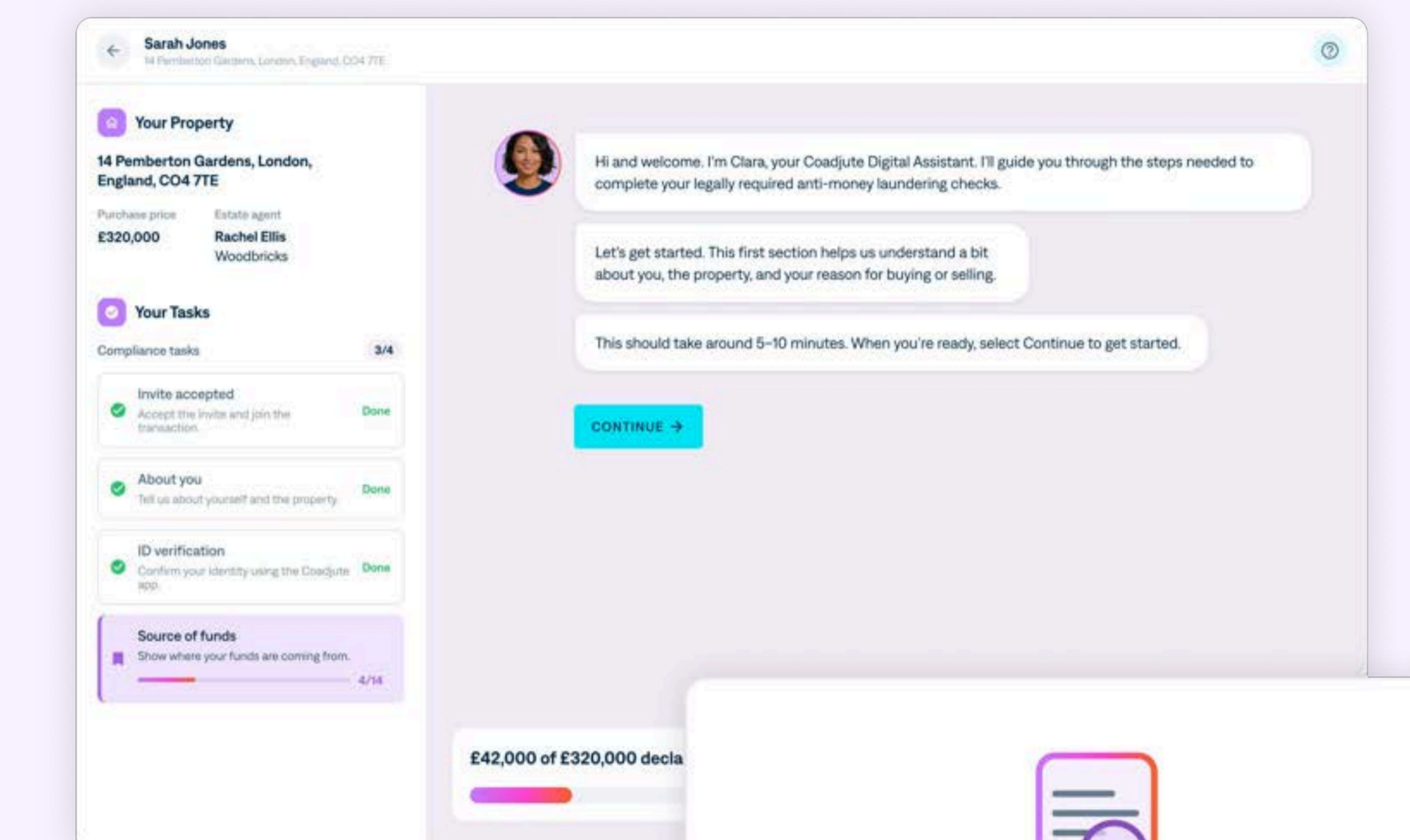


Conversational client interface Easy submission, smoother process

Step-by-step guidance in a **chat-style interface** makes the process of completing a check intuitive and engaging, helping your clients easily complete their check.

Clara, our digital assistant, reviews each answer as it comes in, prompting for anything that is missing, and answering questions in real time.

- ✓ Phil Spencer reassures clients on their need to complete AML checks
- ✓ No cluttered forms. No confusing process. Just one clear journey
- ✓ Documents checked instantly for missing details, expired dates, and incomplete uploads
- ✓ Issues flagged before submission – reducing delays at source



Compliance guaranteed



Designed to meet HMRC requirements in full. We fully guarantee financial protection should any HMRC audit uncover a compliance failure.

Turn AML into a revenue stream

Coadjute is free for property professionals to use. We directly charge your buyers and sellers as part of the process at a rate agreed by you. Every check becomes an opportunity for you to earn revenue. No hidden fees. No long-term commitment. No barriers to getting started.

Average earnings per branch
£980 per month

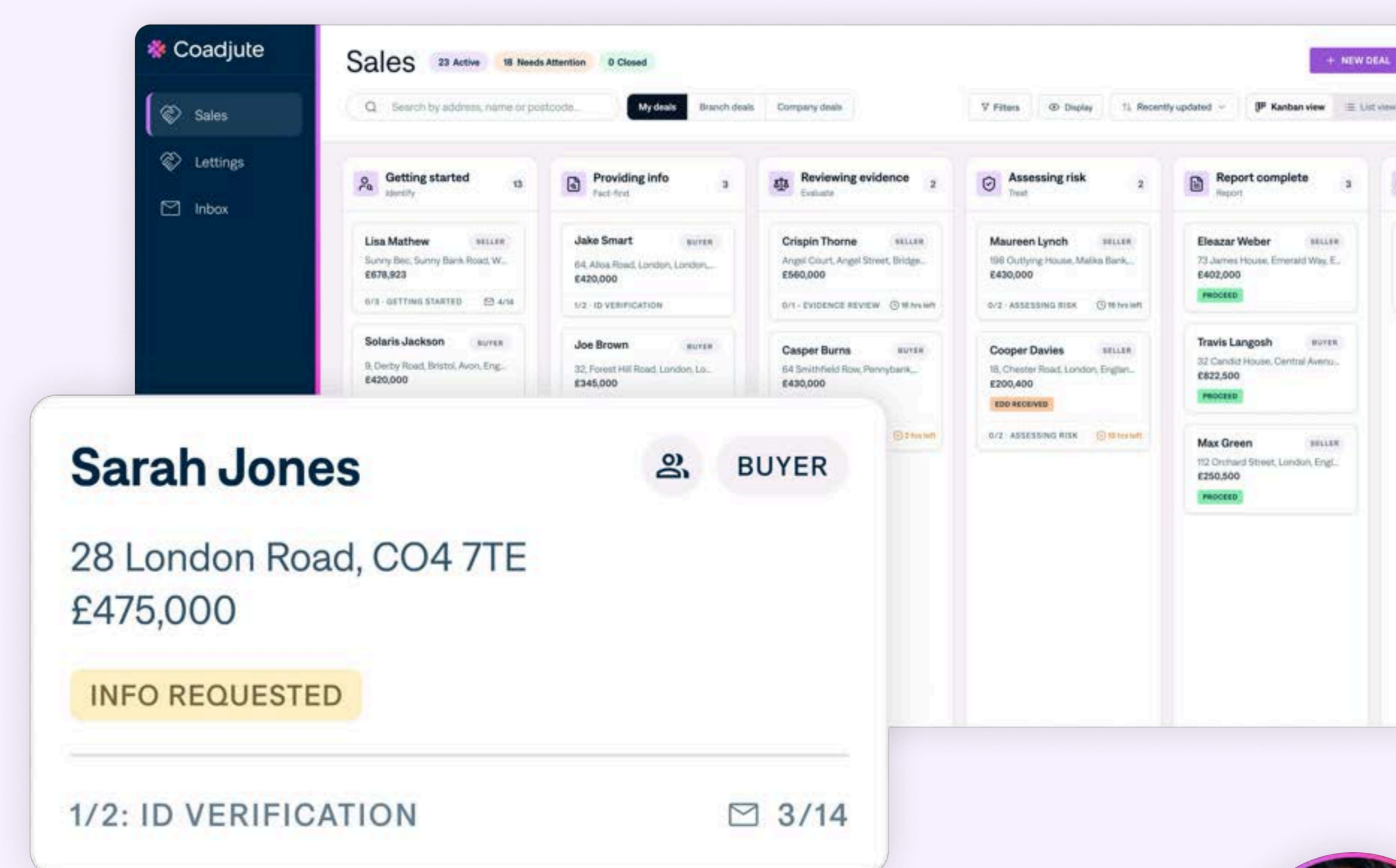


Compliance hub Total visibility of the process

A single overview of every buyer, seller and giftor in flight: every check, client, stage – all in one place. No doubt as the status of any of your checks.

Clara, our digital assistant, is here too – ready with a live, bespoke update whenever you want one.

- ✓ Track buyers, sellers, and giftors through every stage of the transaction
- ✓ Receive updates, summaries, or answers on any case in seconds
- ✓ Status badges highlight where action is needed
- ✓ See that your checks are within published SLAs



Good morning, Rachel.
Here's your compliance caseload status:

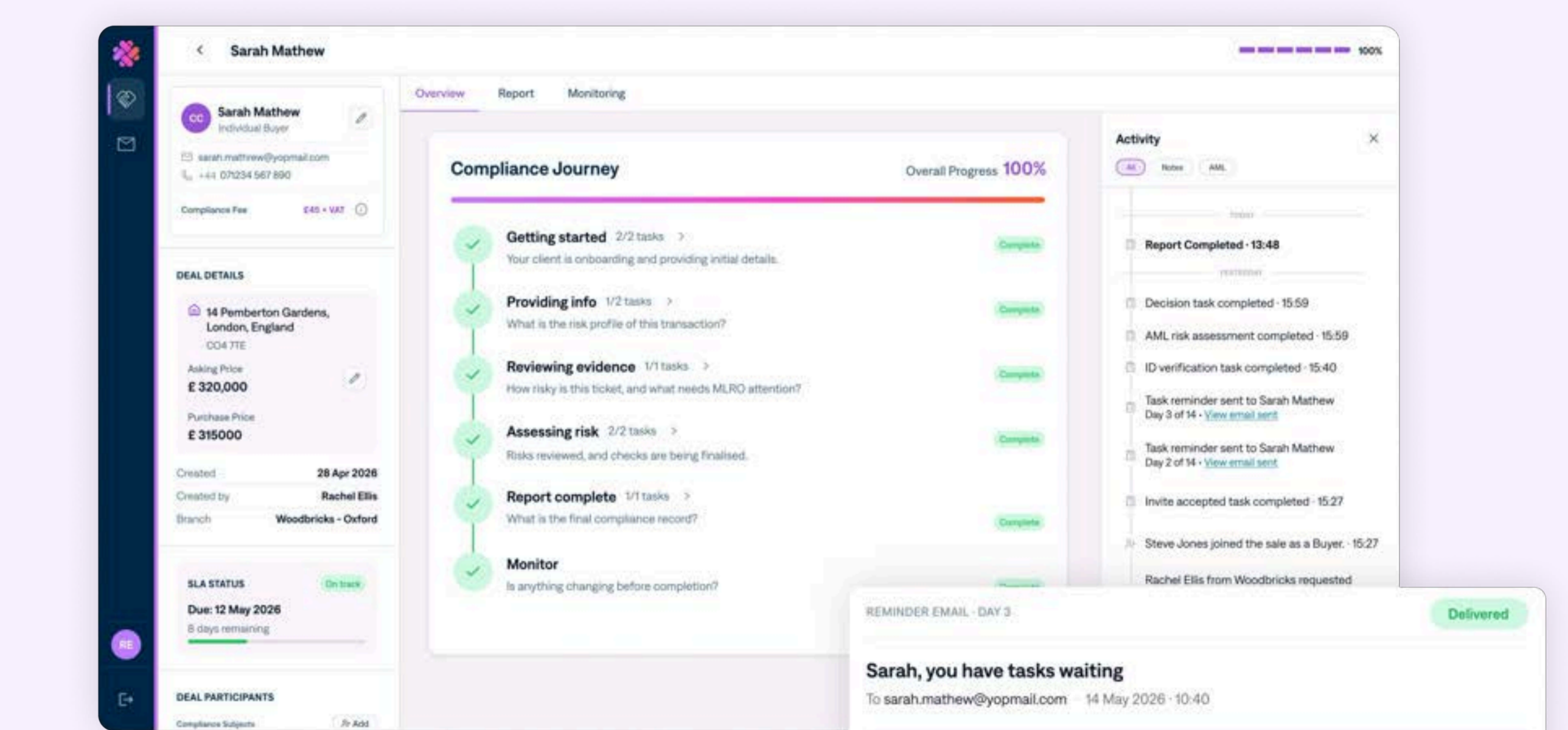


Live activity feed Every chase automated and recorded

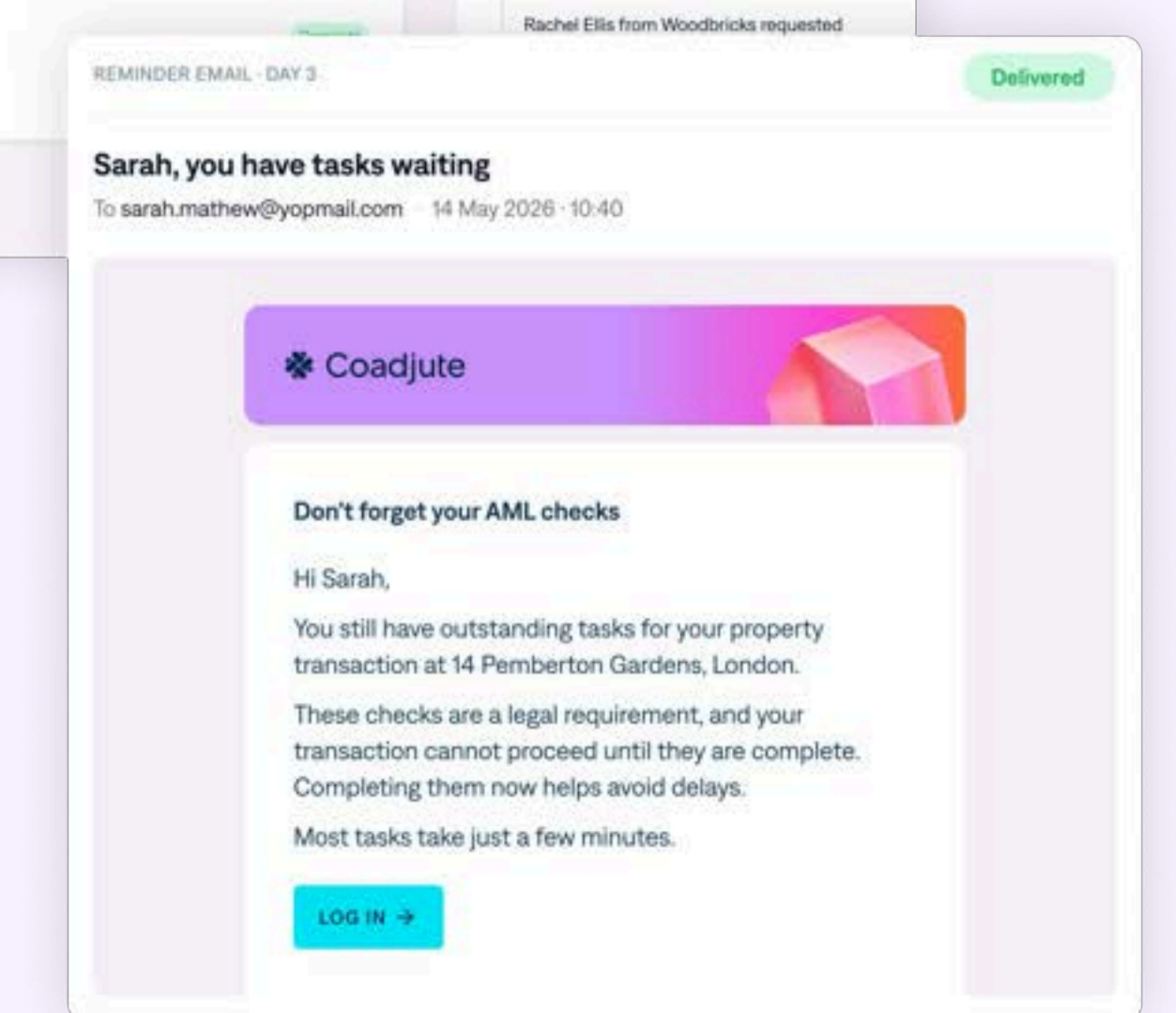
Every case, every chase, every message – the **Live Activity Feed** shows you exactly what we've sent, and when.

Our **smart client reminders** automatically send timely email and text nudges, keeping your buyers and sellers engaged and moving smoothly through their checks.

- ✓ Real-time visibility of every client interaction
- ✓ Smart reminders that do the chasing for you
- ✓ A complete audit trail of every message sent
- ✓ One-click to see the exact communication sent



Task reminder sent to Sarah Mathew
Day 3 of 14 - [View email sent](#)



Get Coadjute compliant

10 reasons to be confident in Coadjute compliance

1. **Saves you time** — Outsource the admin, free up your team to sell
2. **Guarantees compliance** — Full, end-to-end, effortless and secure
3. **Conveyancer ready** — AML reports shareable with any conveyancer
4. **More than AML checks** — Covers PCPs, BWRAs, training, Material Information and Terms of Business
5. **Earns you more** — No cost to you, new revenue for your business
6. **Delights your clients** — A seamless, user-friendly guided digital experience
7. **Top-notch service** — Not just software, but real, platinum-level support from our UK-based team
8. **Built for tomorrow** — The market's most advanced AML compliance platform, backed by Lloyds, Nationwide, NatWest and Rightmove
9. **Trusted by thousands** — Thousands of checks every week, for top UK agents
10. **Future-proofs your business** — A platform that adapts as regulations evolve

Book a demo, see Coadjute in action

Book a 20-minute demo to discover how outsourcing to Coadjute at no cost can assure you 100% compliance, reduce any risk and free up valuable time for your team.

[VISIT COADJUTE.COM](https://www.coadjute.com)

BACKED BY



LLOYDS



nationwide



NatWest



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